GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2208
ANSWERED ON:29.07.2016
Non-Cash Transactions
Shekhawat Shri Gajendra Singh

Will the Minister of FINANCE be pleased to state:

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC AFFAIRS

LOK SABHA
UNSTARRED QUESTION NO.2208
TO BE ANSWERED ON 29TH JULY 2016/7TH SHRAVANA SAKA,1938
NON-CASH TRANSACTIONS

2208. SHRI GAJENDRA SINGH SHEKHAWAT:

QUESTION

Will the Minister of FINANCE be pleased to state:
(a) whether the Government is incentivising the use of non-cash transactions such as debit cards, if so, the details thereof;

(b) whether merchants or retailers have set minimum purchase requirements and amounts for using debit or credit cards for making payments, if so, the details thereof and reasons therefor; and

(c) whether this inhibits small value transactions and defeats Government's efforts for a cashless and paper trail economy, if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY FOR FINANCE
(SHRI ARJUN RAM MEGHWAL)

(a) In compliance to the announcement in the Budget Speech (Para − 64) for 2015-16, action has been taken to promote payments through cards and digital means. Cabinet has approved 23 measures (19 short term and 4 medium term) which will help:
i. Providing access to financial payment services to every citizen along with ability to conduct Card/ digital transactions
ii. Migration of Government payments and collections to cashless mode by equipping each payment/ collection desk with a method to accept Card/ digital receipts.
iii. Migrate payment transactions from cash dominated to non-cash through incentivization of card/ digital payments.
iv. Enhance acceptance infrastructure in the country to promote digital transactions.
v. Encourage corporates, institutions and merchant establishments to facilitate card/digital payments.

(b)-(c) No such criteria has been prescribed by the Government

Answer

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